

UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF NEW YORK

In re:

LOVE, ROBIN S

Debtor(s)

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Case No. 11-12190 MJK

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 06/20/2011 . The undersigned trustee was appointed on 06/20/2011 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 5,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	4.65
Bank service fees	105.00
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 4,890.35

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 06/08/2012 and the deadline for filing governmental claims was 06/08/2013 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 1,250.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 1,250.00 , for a total compensation of \$ 1,250.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 09/13/2013 By: /s/MARK J. SCHLANT  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Page: 1  
Exhibit A

Case No: 11-12190 MJK Judge: MICHAEL J. KAPLAN  
Case Name: LOVE, ROBIN S  
For Period Ending: 09/13/13

Trustee Name: MARK J. SCHLANT  
Date Filed (f) or Converted (c): 06/20/11 (f)  
341(a) Meeting Date: 08/02/11  
Claims Bar Date: 06/08/12

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2038 Petersmith Road, Kent, NY	133,478.00	0.00		0.00	FA
2. Bank accounts	200.00	0.00		0.00	FA
3. HOUSEHOLD GOODS	3,000.00	0.00		0.00	FA
4. Clothing	1,000.00	0.00		0.00	FA
5. 401k plan	34,801.00	0.00		0.00	FA
6. 2006 Dodge Durango	13,645.00	0.00		0.00	FA
7. 1996 Chevrolet pickup	800.00	800.00		0.00	FA
8. 2000 Chevrolet Silverado	2,150.00	0.00		0.00	FA
9. Collision insurance proceeds	11,836.00	0.00		0.00	FA
Debtor transferred these proceeds prepetition.					
10. Fraudulent transfer claim vs. debtor's son	11,836.00	0.00		5,000.00	FA

TOTALS (Excluding Unknown Values)	\$212,746.00	\$800.00		\$5,000.00	Gross Value of Remaining Assets
					\$0.00
					(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Interest in vehicle settled; examine claims.

Initial Projected Date of Final Report (TFR): 02/01/13 Current Projected Date of Final Report (TFR): 08/01/13

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 11-12190 -MJK  
Case Name: LOVE, ROBIN S

Trustee Name: MARK J. SCHLANT  
Bank Name: UNION BANK  
Account Number / CD #: \*\*\*\*\*3155 Checking Account

Taxpayer ID No:  
For Period Ending: 09/13/13

Blanket Bond (per case limit): \$ 24,405,000.00  
Separate Bond (if applicable):

1	2	3	4	5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Disbursements (\$)	Account / CD Balance (\$)
01/10/13		Trsf In From Capital One	BALANCE FORWARD	9999-000		0.00
02/25/13		UNION BANK	INITIAL WIRE TRANSFER IN	2600-000		4,995.35
03/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	4,980.35
04/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	4,965.35
05/28/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	4,950.35
06/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	4,935.35
07/25/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	4,920.35
08/26/13		UNION BANK	BANK SERVICE FEE	2600-000	15.00	4,905.35
					15.00	4,890.35

COLUMN TOTALS	4,995.35	105.00	4,890.35
Less: Bank Transfers/CD's	4,995.35	0.00	
Subtotal		105.00	
Less: Payments to Debtors	0.00	0.00	
Net		105.00	

Page Subtotals 4,995.35 105.00

**FORM 2**

**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 11-12190 -MJK  
Case Name: LOVE, ROBIN S

Trustee Name: MARK J. SCHLANT  
Bank Name: Capital One  
Account Number / CD #: \*\*\*\*\*9009 Checking Account

Taxpayer ID No:  
For Period Ending: 09/13/13

Blanket Bond (per case limit): \$ 24,405,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	Uniform Tran. Code	5 Deposits (\$)	6 Disbursements (\$)	7 Account / CD Balance (\$)
03/06/12	10	Robin Love 2938 Petersmith Road Kent, NY 14477	BALANCE FORWARD Payment to settle claim re vehicle	1141-000	5,000.00		0.00
10/12/12	001001	International Sureties, Ltd. Suite 420 701 Poydras Street New Orleans, LA 70139		2300-000		4.65	4,995.35
01/10/13		Trsf To UNION BANK	FINAL TRANSFER	9999-000		4,995.35	0.00

COLUMN TOTALS  
Less: Bank Transfers/CD's  
Subtotal  
Less: Payments to Debtors  
Net

TOTAL - ALL ACCOUNTS  
Checking Account - \*\*\*\*\*3155  
Checking Account - \*\*\*\*\*9009

NET DEPOSITS  
0.00  
5,000.00  
5,000.00

NET DISBURSEMENTS  
5,000.00  
4,995.35  
4.65  
0.00  
4.65

ACCOUNT BALANCE  
4,890.35  
0.00  
4,890.35

Total Funds  
On Hand

Page Subtotals

5,000.00

5,000.00

5,000.00

5,000.00

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: September 13, 2013

Case Number: 11-12190 Claim Class Sequence  
Debtor Name: LOVE, ROBIN S

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
001 3110-00	ZDARSKY SAWICKI & AGOSTINELLI LLP 404 CATHEDRAL PLACE 298 MAIN STREET BUFFALO, NY 14202	Administrative		\$483.00	\$0.00	\$483.00
000001 070 7100-00	Discover Bank DB Servicing Corporation PO Box 3025 New Albany OH 43054-3025	Unsecured		\$8,394.65	\$0.00	\$8,394.65
000002 070 7100-00	Quantum3 Group LLC as agent for World Financial Network Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured (2-1) Unsecured Debt		\$1,125.94	\$0.00	\$1,125.94
000003 070 7100-00	Quantum3 Group LLC as agent for World Financial Network Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured (3-1) Unsecured Debt		\$1,614.61	\$0.00	\$1,614.61
000004 070 7100-00	Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami, FL 33131-1605	Unsecured (4-1) SAM'S CLUB or GEMB		\$3,127.03	\$0.00	\$3,127.03
000005 070 7100-00	Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami, FL 33131-1605	Unsecured (5-1) OLD NAVY or GEMB		\$755.87	\$0.00	\$755.87
000006 070 7100-00	Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami, FL 33131-1605	Unsecured (6-1) WALMART or GEMB		\$1,303.16	\$0.00	\$1,303.16
000007 070 7100-00	Metabank-Fingerhut 6250 Ridgewood Rd St. Cloud, MN 56303	Unsecured		\$273.93	\$0.00	\$273.93
000008 070 7100-00	Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami, FL 33131-1605	Unsecured (8-1) JCPENNEY CREDIT SERVICES or GEMB		\$1,785.06	\$0.00	\$1,785.06
000009 070 7100-00	Fifth Third Bank 1833 East Paris SE MS#RSCB3E Grand Rapids, MI 49546	Unsecured		\$6,573.77	\$0.00	\$6,573.77
000010 070 7100-00	PYOD, LLC its successors and assigns as assignee of Citibank Resurgent Capital Services PO Box 19008	Unsecured		\$3,492.18	\$0.00	\$3,492.18

EXHIBIT C  
ANALYSIS OF CLAIMS REGISTER

Date: September 13, 2013

Case Number: 11-12190 Claim Class Sequence  
Debtor Name: LOVE, ROBIN S

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
	Greenville, SC 29602					
000011 070 7100-00	Capital One NA c/o Becket and Lee LLP POB 3001 Malvern PA 19355-0701	Unsecured		\$3,636.98	\$0.00	\$3,636.98
000012 070 7100-00	Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541	Unsecured		\$4,098.54	\$0.00	\$4,098.54
000013 070 7100-00	eCAST Settlement Corporation PO Box 7247-6971 Philadelphia, PA 19170-6971	Unsecured		\$504.88	\$0.00	\$504.88
Case Totals:				\$37,169.60	\$0.00	\$37,169.60

Code #: Trustee's Claim Number, Priority Code, Claim Type

## TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 11-12190 MJK

Case Name: LOVE, ROBIN S

Trustee Name: MARK J. SCHLANT

Balance on hand \$ 4,890.35

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: MARK J. SCHLANT	\$ 1,250.00	\$ 0.00	\$ 1,250.00
Attorney for Trustee Fees: ZDARSKY SAWICKI & AGOSTINELLI LLP	\$ 483.00	\$ 0.00	\$ 483.00

Total to be paid for chapter 7 administrative expenses \$ 1,733.00

Remaining Balance \$ 3,157.35

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 36,686.60 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 8.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Discover Bank	\$ 8,394.65	\$ 0.00	\$ 722.47
000002	Quantum3 Group LLC as agent for	\$ 1,125.94	\$ 0.00	\$ 96.90
000003	Quantum3 Group LLC as agent for	\$ 1,614.61	\$ 0.00	\$ 138.96
000004	Midland Funding LLC	\$ 3,127.03	\$ 0.00	\$ 269.12
000005	Midland Funding LLC	\$ 755.87	\$ 0.00	\$ 65.05
000006	Midland Funding LLC	\$ 1,303.16	\$ 0.00	\$ 112.15
000007	Metabank-Fingerhut	\$ 273.93	\$ 0.00	\$ 23.58
000008	Midland Funding LLC	\$ 1,785.06	\$ 0.00	\$ 153.63
000009	Fifth Third Bank	\$ 6,573.77	\$ 0.00	\$ 565.76
000010	PYOD, LLC its successors and assigns as assignee	\$ 3,492.18	\$ 0.00	\$ 300.54
000011	Capital One NA	\$ 3,636.98	\$ 0.00	\$ 313.01
000012	Portfolio Recovery Associates, LLC	\$ 4,098.54	\$ 0.00	\$ 352.73
000013	eCAST Settlement Corporation	\$ 504.88	\$ 0.00	\$ 43.45

Total to be paid to timely general unsecured creditors \$ 3,157.35

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE